

Risky Business Newsletter



Your source for timely Benefits & Safety related news | Volume 5, Issue 3

"Don't be afraid to take a big step when one is indicated. You can't cross a chasm in two small steps" - David Lloyd George

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Form 1095-C

The Benefits Division will mail out Form 1095-C statements by the deadline of March 2, 2020. Forms will be hand-mailed to each department and distributed to each employee by the department.

All full-time employees will receive a Form 1095-C regardless of enrollment in the City's health plan.

Your tax preparer may ask for this form when you file your income tax return; however, it is not required to file. If you have not received your Form 1095-C by the time you file your income tax return, you may use the following for verification:

- *Proof of Coverage Letter* from BCBS. Log on to www.alabamablue.com to print this letter or call 1-800-828-6451 to receive a mailed copy.

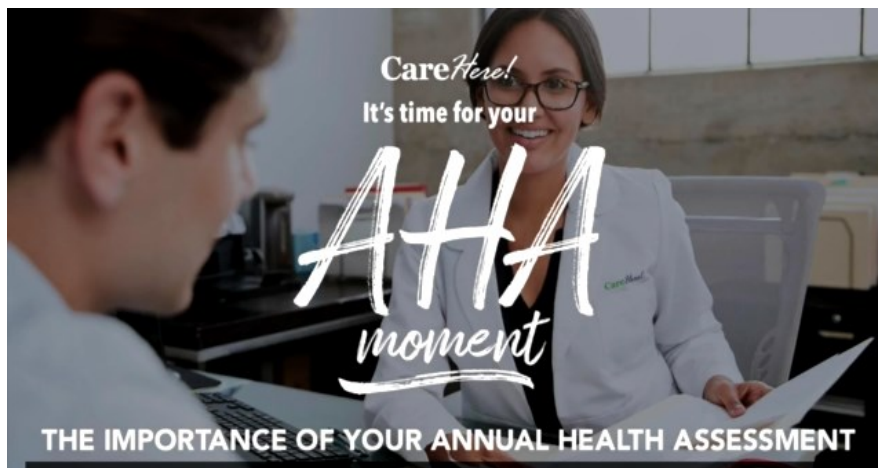
⇒ This is used to prove you and your dependent(s) had health coverage.

Note: The penalty for not having health insurance no longer applies beginning with year 2019.

Annual Health Assessment

Don't forget your annual health assessment must be completed by **September 30, 2020**. *Only for employees enrolled on the City's health plan.*

Click the photo below to view the AHA video.



New Employee Orientation

March 11th
April 8th
May 6th

City/County
Personnel Department
8:30am

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Healthy Recipe

Pharmacy Benefits Q&A

With the recent prescription drug plan change, some of you may have some questions. Well good news, we have answers. Below are some common questions and answers as it relates to your prescription benefits. More information is online through your *myBlueCross* account at AlabamaBlue.com.

How does a pharmacy plan work?

When you visit your doctor, he or she may prescribe medicine for you. Here's how the plan works:

- Take your prescription and member ID card to the pharmacy to get your medicine.
- The pharmacist fills your prescription and checks with your pharmacy plan to see how much to charge you for your prescription.
- Because you have a pharmacy plan, you may pay less for your medicine - the amount you pay is called your copay. Your pharmacy plan pays the rest.
- Depending on how your health plan is designed, you may have to pay the full cost at the beginning of your plan year, until you meet your deductible. A deductible is the amount of money that you pay out-of-pocket for covered services, before your plan starts to pay.

What can I do to lower my prescription drug costs?

Ask for a generic drug. Generic drugs are proven safe and effective by the Food and Drug Administration (FDA). A generic drug is the same as its brand-name drug counterpart in:

- | | |
|---------------|------------|
| • Dosage | • Safety |
| • Performance | • Strength |
| • Quality | • Usage |

To find out if a generic equivalent is available for your prescription drug, search by drug name under the [Find Medicines](#) link on your *myBlueCross* account. Check your benefit plan for coverage. If there is no generic drug available, ask your physician to prescribe a comparable drug listed on the preferred drug list.

What's the difference between a pharmacy that is in my network and one that is out-of-network?

Your pharmacy plan works with pharmacies all across the country to create a network. A network is a large group of pharmacies that have contracts with an insurance plan to offer covered products and services at a lower rate to insurance plan members.

- Pharmacy networks are usually very large and include major chain pharmacies as well as local independent pharmacies.
- You can also use an out-of-network pharmacy, but your plan might not pay for your prescriptions. This means your medicine may cost you more. In some cases, your plan might pay for part of your prescription, but you would have to file a claim for reimbursement.

How do I file a claim for reimbursement?

Reimbursements are done to coordinate benefits when you are enrolled in more than one prescription drug plan. Prescriptions purchased from out-of-network pharmacies cannot be reimbursed.

If you need to file a claim for reimbursement, you must complete the Prescription Drug Claim Form, found on the Benefits Division webpage, and submit the form to Blue Cross and Blue Shield.

Reimbursements must be completed within 365 days from date of purchase. The process may take 2-3 weeks by mail and 7-10 days by submitting the claim online at AlabamaBlue.com.

How do I get prior authorization for my medicines?

Talk with your doctor. If you need a drug that requires a prior authorization, your doctor will fill out a prior authorization request form to submit to Blue Cross Blue Shield. If the request is approved, your prescription can then be filled by a pharmacy. If the request is not approved, talk to your doctor about possible medicine alternatives.

Why did the cost of my medicine change even though everything on my plan is the same?

When paying full price or a percentage of the cost of your medicine, you may see changes in the amount you pay at the pharmacy. Drug pricing changes based on drug supply and demand, generics and alternatives becoming available, and changes in contracts with pharmacies. Because of these things, you may see changes in the cost of your medication each time you visit the same pharmacy AND among participating network pharmacies. If you are paying full price or a percentage of the cost of your medicine, you may want to check pricing at several participating pharmacies to determine where you may get the best price.

To check the pricing, you may visit AlabamaBlue.com and login to *myBlueCross*. Select "Find Drug Pricing" located under *Manage My Prescriptions*.

Prescription Drug forms are online at www.montgomeryal.gov, click **City Employees** at the top, click **Benefits** on the left-hand side, click **Benefit Resources** on the left-hand side, and click on **Forms**.

Forgiving someone who has hurt you deeply - a parent, sibling, spouse, ex-spouse, employer, or even a stranger - is one of the most difficult challenges you'll face in life.

Until you can forgive, anger, resentment, and bitterness will continue to eat away at your heart and mind, causing emotional and even physical damage because of increased stress.

"Not forgiving means you carry in your heart the pain the person has caused you," says Kathleen Griffin, author of *The Forgiveness Formula: How to Let Go of Your Pain and Move on With Life*. "Not letting go of this burden can keep you trapped in the past and unable to move forward into a better future."

People who have been deeply hurt often say there's a "before" and "after" the hurt occurred. They remember the time before the hurt as one without problems, and withholding forgiveness becomes a way of trying to go back to how things used to be.

"But to begin the journey of forgiveness, you need to give up hope of things being as they were before the hurt occurred," says Ms. Griffin. "Your life is different, and accepting that what happened to you really did occur, but that you can forgive and let go of the pain it caused, is the first step."

Lighten your load

"Think of people you know who can forgive," says Ms. Griffin. "No think of those who bear a grudge. Which camp would you rather be in?"

To imagine the difference forgiveness could make in your life, think about a time when you took a trip and packed too much. Remember how grateful you were to put down your bags and not have to carry them anymore?

"Your forgiveness issues are just the same," says Ms. Griffin. "You may not be conscious of carrying them every day, but they weigh you down just the same. Imagine

letting go of the burden of your resentment and anger, and think about how much easier your life journey would be."

Practice forgiveness

Make two lists: an "easy" list of people who have not done you a great wrong but with whom you still have issues, and a "hard" list of those who have hurt you deeply. Begin by working to forgive the people on the easy list first. "Forgiveness doesn't mean forgetting what was done to you, but it does mean completely letting go of the hurt someone has caused you, because you have decided to do so," says Ms. Griffin. "Forgiveness is never about the other person. It's all about you and your decision to live a less painful and more liberated life."

Writing a forgiveness journal can help. In the journal, note how you feel about forgiveness and where you are in the process.

Other ideas

Meditate to help center and calm your spirit. Sit quietly with your eyes closed and become conscious of your breathing.

Take "life breaths" to help you cope with negative emotions. Choose a word that

describes your feelings, such as anger, fear, or hate. As you take a deep, slow breath in through your nose, imagine you're breathing out the fear, anger, and hate.

Visualize a forgiveness room. Imagine a room deep within your heart. The room contains all the bitterness and sadness of not forgiving. Open that room, clean it, and little by little, make it a part of yourself again that no part of your heart is shut down.

"As the years pass, you may have people who seem beyond your power to forgive," says Ms. Griffin. "But you always have a choice: Do I choose to hold on to bitterness or to forgive? To forgive is to say, 'It stops here. With me.'"





CareHere! Health Matters

FAD DIETS - KETO & LOW CARB

Keto and low carb diets continue to be popular. Understanding the claims and the facts will help you decide if this approach is right for you.

The Claim:

Low carb diets claim fast weight loss, reversal of type 2 diabetes, improved cholesterol labs, and reduced inflammation without food cravings.

How It Works:

Dieters eat very little of the foods with carbohydrates. This includes grains, beans, dairy foods, fruits, and starchy vegetables. These carbohydrate foods are replaced with either proteins or fats. The keto diet requires 80-95% of foods be foods with fat.

The Reality:

People do lose weight quickly on low carbohydrate diets, mostly from water weight. They also regain weight quickly when they eat carbohydrates again. The keto diet is proven to treat epileptic seizures in children. Keto has not been studied much as a weight loss diet in adults.

The long-term effects are still unknown. Low carbohydrate diets do have some health concerns, such as:

- Constipation from low fiber intake.
- Nausea, fatigue, headaches or dizziness.
- Vitamin and mineral deficiencies.
- Increased risk of high blood pressure and problems with your gallbladder, kidneys and liver.

The Bottom Line:

A very low carbohydrate diet is not recommended because it is difficult to follow for long. This leads to cycles of weight loss and regain, which is harmful for your health. Many Americans do eat too many carbohydrates, so reducing carbs may be a good choice for your health. Just not to the levels promoted by these diets.

Contact your CareHere Health Coach to learn more about carbohydrate recommendations and research on low-carbohydrate diets. Your coach can help you find a plan that you can follow for the long-term.

Source: <https://www.eatright.org/health/weight-loss/fad-diets/what-is-the-ketogenic-diet>

**Schedule an appointment with your health center or coach
by calling 877.423.1330 or visit CareHere.com**

February is American Heart Month



Heart disease is the leading cause of death for men and women in the United States. Being active can make a big difference in your risk factors. Make physical activity a part of your day, both at home and in the community. At work, it's easy to fall into sedentary habits. Make sure to move more throughout the day. Take the stairs. Park farther away. Get up from your seat and visit your coworker instead of e-mailing. Little steps like this throughout the day can make a bigger difference than you realize.

Good To Know

Primary Care Physician vs Specialist

When you're sick, you should see a doctor. But what kind of doctor?

A **primary care physician (PCP)** is a doctor grounded in just about every field of medicine there is. That's why they're at the center of the model of modern healthcare. Beyond taking care of you when you're sick, PCP's help coordinate your health care and make sure you're up-to-date with your check-ups, tests, and immunizations.

For more everyday medical conditions, your PCP is your one-stop medical shop. However, there are cases when it's time to see a **specialist** who's had additional education and been board certified for that specialty.

For example, if you are experiencing severe and persistent headaches, your PCP may refer you to a neurologist.

If you're enrolled under the City's Traditional PPO Plan, your copay for visiting an in-network PCP is \$50. Your copay for an in-network specialist is \$60.

If you're enrolled under the City's HMP Plan, your in-network costs are subject to the calendar year deductible and then covered at 80% thereafter.

Healthy Recipe

Slow Cooker Harvest Beef Stew

Ingredients

- 1 lb bottom round beef roast (cut into 1in cubes)
- 1 large Russet potato, cut into 1/2in dice (about 2cups)
- 1/4cup all-purpose flour
- 1 medium sweet potato, cut into 1/2in dice (about 2cups)
- 2cups peeled, thinly sliced carrots
- 1 package frozen pearl onions
- 1can no-salt-added, diced tomatoes
- 1can low-sodium beef broth
- 1cup water
- 3/4tsp dried thyme
- 1/2tsp ground black pepper
- 1 package frozen peas
- 2tbsp dried parsley



Nutrition Facts

Calories	311
Total Fat.....	4.2g
Saturated Fat	1.5g
Trans Fat	0.1g
Cholesterol	45.2mg
Sodium	211mg
Total Carbohydrate	42.4g
Dietary Fiber	6.9g
Sugars.....	10.5g
Protein.....	24.0g

Source: www.recipes.heart.org

Directions

1. Cut the bottom round beef roast into 1in cubes and add into a 4-to-6-quart slow-cooker bowl. Chop the potato into 1/2in dice, adding to the beef cubes, along with the flour. Use a spoon to stir the mixture together.
2. Cut the sweet potato into 1/2in dice and thinly slice carrots. Add the sweet potato and carrots into the slow cooker bowl over the meat. Top with the pearl onions, diced tomatoes, beef broth, water, thyme, salt, and pepper.
3. Cover the slow cooker with a lid and cook until beef is tender, about 10-12 hours on low heat or 5-6 hours on high heat. Right before serving, stir in the frozen peas and dried parsley. Cover and let peas cook, about 5-10 minutes. Serve.